



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

141
FTR

Testimony of the Connecticut Insurance Department

Before

The Insurance and Real Estate Committee

February 18, 2010

SB No. 141- An Act Concerning Disability Policy Offsets and Dependent Children

The Insurance Department would like to offer one technical comment on this bill.

Line 3 of the bill refers to a group health insurance policy or plan (emphasis added). The Insurance Department is unclear about the intent of the word "plan." If the intent is to sweep in self-insured disability plans, this is not permitted under federal law. Specifically, the Employee Retirement Income Security Act (ERISA) prohibits this type of state insurance regulation of self-insured private (non-governmental) employer plans.